

(Table 13) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated	Sep. 30, '05 Actual Non-consolidated	Sep. 30, '05 Actual Consolidated
Bankrupt and quasi- bankrupt assets	448.3	481.0	301.7	394.1
Doubtful assets	924.4	1,074.2	723.8	830.1
Substandard loans	451.9	767.8	380.5	622.1
Sub-total	1,824.6	2,323.0	1,406.0	1,846.3
Normal assets	53,452.6	57,094.8	54,970.7	59,145.1
Total	55,277.2	59,417.8	56,376.7	60,991.4

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.

Reserve for Possible Loan Losses

(Billions of yen)

	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated	Sep. 30, '05 Actual Non-consolidated	Sep. 30, '05 Actual Consolidated
General reserve	417.6	633.6	393.2	597.4
Specific reserve	567.6	636.1	375.2	436.1
Loan loss reserve for specific overseas countries	3.9	3.9	3.7	3.7
Sub-total	989.1	1,273.6	772.1	1,037.2
Reserve for possible losses on loans sold to CCPC	-	-	-	-
Total	989.1	1,273.6	772.1	1,037.2

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.